

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul A Flinchbaugh
Debtor

Case No. 18-05085-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 309A

Page 1 of 1
Total Noticed: 11

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.

db +Paul A Flinchbaugh, 1785 Rocky Road, Dover, PA 17315-3683
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
5137516 GM Card, Capital One Card Services, PO Box 71107, Charlotte, NC 28272-1107
5137517 +GM Mastercard, c/o J H Portfolio Debt Equities LLC, PO Box 4115, Concord, CA 94524-4115
5137518 +Mercantile, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900
5137519 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: plutz@gslsc.com Dec 04 2018 19:08:22 Paul G Lutz,

Griffith Lerman Lutz & Scheib, 110 South Northern Way, York, PA 17402
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Dec 04 2018 19:08:29 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5137513 EDI: BANKAMER.COM Dec 05 2018 00:14:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019

5137514 +E-mail/Text: centralizedlending@firstcapitalfcu.com Dec 04 2018 19:08:43
First Capital Federal Credit Union, 1601 Kenneth Road, York, PA 17408-2228
5137515 +E-mail/Text: Banko@frontlineas.com Dec 04 2018 19:08:43 Frontline Asset Strategies,
2700 Snelling Ave N Suite 250, Saint Paul, MN 55113-1783

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Paul G Lutz on behalf of Debtor 1 Paul A Flinchbaugh plutz@gslsc.com,
r65363@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Paul A Flinchbaugh**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3496**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed for chapter **7** **December 3, 2018**Case number: **1:18-bk-05085-HWV****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Paul A Flinchbaugh	
2. All other names used in the last 8 years		
3. Address	1785 Rocky Road Dover, PA 17315	
4. Debtor's attorney Name and address	Paul G Lutz Griffith Lerman Lutz & Scheib 110 South Northern Way York, PA 17402	Contact phone 717 757-7602 Email: plutz@qslsc.com
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: lyoung@cgalaw.com

For more information, see page 2

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: December 4, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 9, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: March 10, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	